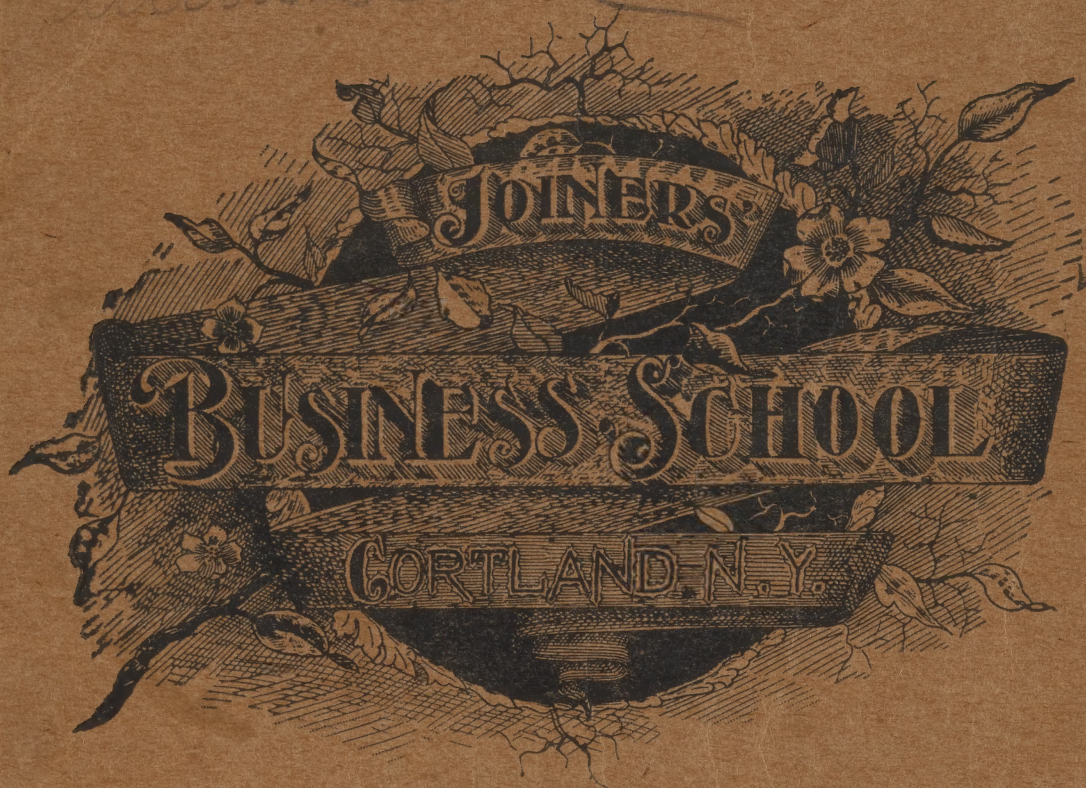


Edward Hall

Wm. H. Merrill

1894

Business School



Cortland Co.

TO AN INTELLIGENT PUBLIC.



IT IS with a realization that each successive year brings to us a greater responsibility in trying to educate young people to fit them for the ever changing, ever advancing requirements of business houses in the conduct of their affairs according to modern methods that we publish this volume.

Every year the business houses demand more of the young man or woman who is to enter the office, who is to assume control of any responsible portion of the work. It is right that methods should advance. It is also right that young men and women should be better fitted for their work.

There is one source of anxiety for the teacher and danger for the pupil that the more thoughtful have discovered: that, as every year business houses require greater ability of their employees, the young people are unwilling to devote more than the amount of time required years ago when the results attained and the branches taught were not one-fourth those of to-day.

The acquirement of education requires time, and the broader the field the more time is needed. System and Science have displaced carelessness and chance in the world of business, and he who succeeds must prepare for the battle as thoroughly as in any other field. The young man who expects to be fitted in from three to six months, as his father was, will find a whole army of rivals far better trained, who will leave him behind at every turn. A smattering of education is, to-day, worse than none at all, as it creates hopes that are sure to be blasted.

In presenting this catalogue to the public, we wish to give special emphasis to the fact that we have not permitted ourselves to overstate or in any way exaggerate the merits of Joiners' Business School. We have confined our remarks strictly within the limits of truth and justice.

And whilst we have earnestly set forth the advantages of our school, we have also truthfully described the course of training as pursued in the institution, and those contemplating taking a Commercial or Shorthand Course, would do well to measure the meaning and significance of our words.

ANNOUNCEMENT.

It has long been demonstrated that no institution can exist or become really effective in doing its chosen work until public opinion gives its consent to that work and declares that it is good. And so in announcing the fourth year of successful work of Joiners' Business School, we desire to acknowledge that public opinion which has so largely assisted it in winning its present prosperity, and also to acknowledge our appreciation of those students whose diligence and faithfulness have added in no small degree to its success.

Co-education is the order of the day and our purpose is to make possible an education for both sexes which shall fit them for practical business life, and to teach those subjects which shall sharpen the intellect and develop all the individual possibilities, and which may be used each day in the struggle with the problems of life which finally lead to success. This we accomplish in the least time consistent with thoroughness and at a minimum cost, and to those who properly prepare and equip themselves, we use our influence to assist to desirable positions.

We do not intend to discuss the many details of which our school work is composed but merely to outline the methods of instructions, the results of which have aided so materially the success of both student and school; but it is due the school to add that a study of the best methods for improvement have been made and that the systems used are fully up to the standard maintained by like educational institutions of the day, and as "Onward" is the watchword of every progressive spirit, so it is of Joiners' Business School. This year several new branches will be added to the old curriculum and other improvements introduced which experience has taught are necessary to the culture and evolutionary progress of the last half of the nineteenth century.

Soliciting a critical investigation of the school—its resources, methods and their results, which we feel will only raise it to a higher standard; promising to prepare young men and young women for an active, independent career; and gratefully acknowledging the assistance which we have received in the past, we are,

Very respectfully,

MR. AND MRS. J. E. JOINER.



WE HAVE SOMETHING TO SAY.

The field occupied by the modern business and commercial school is clearly defined, and their mission and purpose are generally well understood. They supply a popular demand for a special training to meet the requirements of a particular calling, and therefore form one division of the group of schools known as special schools.

The business school meets the needs of all classes. The knowledge it imparts is in itself useful in every trade and profession, but it goes farther than this in providing a thorough training in the prompt and accurate application of the knowledge acquired. We think it safe to say that in this particular more is required from a graduate of a business school than from the graduate from any other school devoted to a specialty. His knowledge must be a classified knowledge, compact and clear-cut—available for immediate use. He must be able to apply his knowledge without hesitation.

Let Us Breathe the Same Air.

The office practice of the school-room should be the office practice of the counting-room; the very atmosphere of the school-room should be the atmosphere of the counting-room. The habits, conduct and speech of the teacher should be those of the business manager. The business papers, vouchers and memoranda should be presented to the student in exactly the same order, and be treated in the same manner, as though he were actually engaged at a salary in an ordinary business office.

Our object has been to adopt a course of study wherein the student will be placed in exactly the same position, maintain the same relations and perform the same work that he would in filling a position as a bookkeeper in an ordinary business house. Following is a brief outline of our plan of work :

He Secures a Position.

The student, immediately upon entering the school is given a position as bookkeeper, wherein he is under the direction of the proprietor, following his in-

structions exactly as he will have to do on the day he enters a business office as bookkeeper or accountant. All the incoming business papers come to him in exactly the same form as they were issued by the parties with whom the proprietor has business relations, and from these papers supplemented by the proprietor's instructions and suggestions, he makes the proper entries according to a strict business routine, which is also laid down by the proprietor. On the other hand he issues all out-going papers in the same order, and from the same data, as would be furnished him in a business office, and from which he makes the corresponding entries, being always subject to the proprietor's directions. The records are made in the simplest form of books pertaining to double entry. The business is continued until he has opened, kept, and thoroughly understands all the principal classes of accounts. In addition, he has received, issued and understands the use of all the principal business papers and vouchers, and from them can make the correct records in his books. He understands and can adjust all the accounts that pertain to the business. He knows that the Cash, Bills Receivable and other similar accounts are correct, because he has the Cash, Notes, etc., in his possession to prove them.

He Now Secures a Better Position,

The student is now advanced to a more difficult position—that of keeping a set of books in which all the books of original entry are introduced using the Cash-book, Sales-book, Bill-books, Journal and Ledger. The business is much more extensive. The transactions, by careful gradation, become more difficult, a partner is admitted, and additional books are introduced as the requirements of the business demand. Special columns are added to different books of original entry, new accounts are introduced, until it becomes very extended and complete. Special department accounts and branch store accounts are required by the gradual expansion of the business.

And Meets New People.

New partners are admitted, and special adjustments of interest, gains and losses, etc., are made between the partners. In this division every phase of debit and credit is introduced, and the student receives a thorough drill in all the principles and practices of general mercantile bookkeeping.

He Becomes an Expert Accountant,

This division of the work is composed of a series of business propositions, which cover the entire range of problems met with in the field of higher accounting. A comprehensive drill in the use of Special Rulings in the different books of account, with a series of propositions which exhibit the reasons therefor, are practically worked up by the student. The use of Special Columns which are usually required in the books of distinct lines of commerce and manufacture is exhibited and elucidated; Corporation Accounting in all its distinctive features is discussed and elucidated. Many of the points discussed have not heretofore been treated.

And Adjusts Intricate Problems.

Partnership Settlements and the Adjustment of Complex and Deranged Accounts, are fully explained by a series of practical examples. The Voucher System

as applied to Mercantile and Manufacturing businesses is also fully explained and illustrated by a series of propositions and statements.

He Goes Into Business for Himself,

In this division of the work the student is supposed to have a thorough knowledge of all the duties of a bookkeeper, to thoroughly understand the principal accounts in all their applications, to be proficient in all calculations pertaining to his position, and in a general way to have secured what may be termed, a thorough knowledge of bookkeeping. He is now considered to be sufficiently advanced to receive a course of instruction in the doing of business and keeping his own books.

And Runs His Own Establishment.

Prior to this point he has only been a bookkeeper. Now he becomes a business man, and originates his own business transactions. He must exercise his own judgment and depend upon his own resources. His work now becomes "Bookkeepers and Business Practice." An entirely new phase of business experience is developed, and, in so far as it is possible in the school-room, he enters into the actual experiences of a mercantile life. He becomes a member and secures a seat in the Merchants' Exchange, which is conducted according to the commonly accepted laws that govern the different business exchanges of the country. The following points of superiority are developed and brought out in his work :

First—In conducting his affairs, his business experience and bookkeeping are an exact *fac-simile* of the experiences of the merchant and trader. His bookkeeping is the result of his business transactions.

Second—The value of the merchandise bought and sold is determined entirely by the real selling price of the different commodities in the public markets as indicated by the daily papers.

Third—His books are kept according to the most popular systems of practical accounting which have been arranged to meet the demands of the best regulated business houses.

Fourth—He receives a thorough training in the smallest details of the work of the bookkeeper and clerk, always adhering strictly to the ordinary customs and duties of the mercantile world.

Fifth—Special attention is given to rapid billing and shipping by limiting his time for filling orders and compelling the use of the shortest methods for multiplications and extensions.

Sixth—The results shown by each student's books are entirely different from those of every other student. If a mistake occurs it must be corrected in the same manner as those which may occur in any counting room, and not by referring to the teachers's key or any other device. This makes the student responsible for his own actions and work, developing his sense of self-reliance, business tact and acumen.

Seventh—All the different business papers and office appliances are used in the regular order of business.

Eighth—The student is compelled to rely on himself to the fullest extent in the management of his business and thus develops his judgment, prudence and foresight.

Ninth—By contact and comparison with his fellows, a praiseworthy rivalry to excel is stimulated, developing the best talents of the student, fixing habits of neatness, activity and rapidity.

Tenth—A thorough drill in letter writing and composition is necessitated by the business which is transacted between different schools entirely by correspondence.

Eleventh—It is a powerful aid in the study of Commercial Law, Finance and Political Economy.

Twelfth—The student transacts every variety of transactions, carefully graded, duplicating almost every possible entry in business.

Thirteenth—The most intricate transactions are introduced, giving the student a comprehensive test in all that pertains to the more difficult features found in the transactions of business and the recording of accounts.

Fourteenth—Because of its philosophical arrangement, it affords a mental discipline not excelled by any other study.

Fifteenth—It gives the student a broad and comprehensive view of the world of trade and commerce.

Sixteenth—It teaches him punctuality in business engagements and impresses upon him the responsibilities which attach to the real affairs of life.

Seventeenth—It teaches him the principles of supply and demand and acquaints him with the localities of production and consumption.

Eighteenth—It imparts a comprehensive training in all the details of the counting room or business office, with the addition of as comprehensive a view of the laws and conditions which rule in the world of business, as is possible for him to obtain short of an extended experience in the conduct of actual business affairs.

COUNTING ROOM PRACTICE.

OFFICE DEPARTMENT.—This is the finishing as well as the most important part of the course. Instead of being employed as a bookkeeper having charge of all of the office work of the proprietor or firm, or of being the sole proprietor or managing partner, the student is here introduced into large and well equipped business offices, in which he takes a position as a clerk and devotes his entire attentions, for the time being, to some particular part of counting-room work. These offices consist of the bank, a wholesale and jobbing house, a commission house, and a freight office. They are fully equipped with all the appliances of the modern counting room, and the student is held to a strict account in the performance of every duty. It is here that his ability as an accountant and office clerk is finally determined. This completes the course of the student in so far as his bookkeeping and office training are concerned. He has now been given the training which if employed right will enable him to enter upon a successful career. What grand possibilities are thus opened up to those who have the ambition, energy and pluck to avail themselves of these splendid opportunities offered? Have you the determination to succeed, and have you the courage to make this effort? This is the great question that confronts the youth of each generation. How will you answer it?

A GROUP OF STENOGRAPHERS.



JAMES CORWIN, The National Bank. LOUIS C. BLANEY, Howe Stove Co.
GEORGIA M. HUNTER, MRS. J. E. JOINER. EVAH M. FARRINGTON,
Dobbie Foundry Co., Niagara Falls, N. Y. Police Justice Mellon's office.

This is a specimen of my writing

Georgia Hunter.

nine men mining in a mine

G. M. Hunter.

MISS HUNTER, IT WILL BE SEEN, IMPROVED HER OPPORTUNITIES WHILE
PURSUING THE SHORTHAND COURSE.

COURSES OF STUDY AND RATES OF TUITION.

Invariably payable in advance.

Business Course (Day School).

Book Keeping,	Spelling,
Business Arithmetic,	Business Forms,
Business Penmanship,	Rapid Calculations,
Business and Office Practice,	Grammar,
Commercial Law,	Correspondence.
One month-----	\$10.00.
Three months, (if paid in advance)-----	28.00.
Six months, (if paid in advance)-----	50.00.

Books and stationery for Complete Business Course, from \$10.00 to \$12.00, depending upon the time, economy of student and number of studies pursued.

Shorthand and Typewriting Course (Day School).

Shorthand,	Phrase Writing,
Dictation,	Grammar,
Spelling,	Correspondence,
Penmanship,	Typewriting,
Manifolding,	Fingering,
Legal Forms,	Care of Machine,
Letter Press Copying,	Business Forms.
One month-----	\$10.00.
Three months, (if paid in advance)-----	28.00.
Six months, (if paid in advance)-----	50.00.

Books and stationery for Complete Course, from \$5.00 to \$6.00.

English Course (Day School).

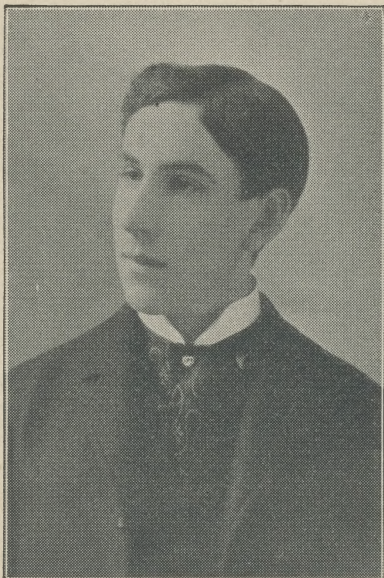
Business Arithmetic,	Practical Grammar,
Reading,	Spelling,
Rapid Calculation,	Dictation,
Business Penmanship,	Letter Writing.
Tuition, one year-----	\$50.00.

Night School.

The course of study is the same as in the Day School at this institution, and offers the same advantages; the same subjects are taught and by the same teachers. Night School begins Monday evening, October 4, and lasts eight months; four evenings a week, Monday, Tuesday, Thursday, Friday, from 7 to 9 o'clock P. M.

Tuition, one month-----\$4.00

Books and stationery for Business Course in Night School, from \$7 to \$9; Shorthand, from \$5 to \$6.



HARRY S. HOPKINS, WITH
L. N. HOPKINS; SEEDSMAN AND FLORIST.

STUDENTS' SPECIMENS.

Scattered throughout the pages of this catalogue are shown specimens of students' writing showing improvement made. The first line was made on entering school and the second was taken from their every day work. While they were not prepared for "dress parade" they show good improvement but do not do justice to the pupil, as some of the specimens were made before the pupils had more than half completed their course.

PRACTICAL GRAMMAR.

A knowledge of the correct use of language is invaluable to a good correspondent, stenographer, or to anyone following a commercial life. It is the refined education, and we find that the leaders in every branch of industry are thoroughly conversant with the principles and usages of language. In teaching this important branch we avoid all technicalities, which in public schools make the study such a task to the student, and apply the plain, practical principles of language to the construction of well-worded sentences and the correction of errors. These frequent drills in the classroom, together with that given to the entire school in correspondence, is of lifelong benefit to the participants.

A B C D E F G H I J
K L M N O P Q R S T U V W X Y Z.

A B C D E F G H I J
K L M N O P Q R S T U V W X Y Z
H. Hopkins.

THIS SHOWS IMPROVEMENT MADE BY MR. HOPKINS
WHILE TAKING HIS COURSE.

COMMERCIAL LAW.

To impart a general and accurate knowledge of Commercial Law constitutes one of the fundamental ends of this institution.

We do not claim to make lawyers, but we do insure such thorough and comprehensive instructions in this important branch of study as will enable the student to understand the general principles of Contracts, Negotiable Papers, Partnership, Corporations, Guaranty, Real Estate, Interest and Usury, Insurance, Arbitration, Etc., just those topics which every business man should thoroughly understand.

Whoever does business of any kind, either for himself or for others, should have sufficient knowledge to enable him to do it legally.

Ignorance of law is no excuse for omission or breach of contract; every one is supposed to know the law. For lack of such knowledge men often make mistakes which not only cause embarrassment and delay, but involve expense and serious loss. A course of instruction on this subject will enable him to act profitably and wisely, and be worth many times the cost of acquiring it.

BUSINESS ARITHMETIC.

We give special prominence to this department, as we sincerely believe it to be one of the corner stones of the foundation to a practical business life. It treats on Common and Decimal fractions, American Weights and Measures, Percentage, Profit and Loss, Commission and Brokerage, Interest, Discount, Partial Payments, Insurance, Exchange, (Domestic and Foreign), Taxes, Duties, Stocks and Bonds, Equation of Accounts, Partnership Settlements, etc.

We make it a point to have our students not only know how to apply the principles of arithmetic, but also to thoroughly understand the reason why they take each successive step. While the instruction in this branch is thorough, it is likewise intended to make the student quick and accurate. Special drills in rapid calculations are held daily, introducing the shorter methods of reckoning, and bringing in a great amount of practice in addition.

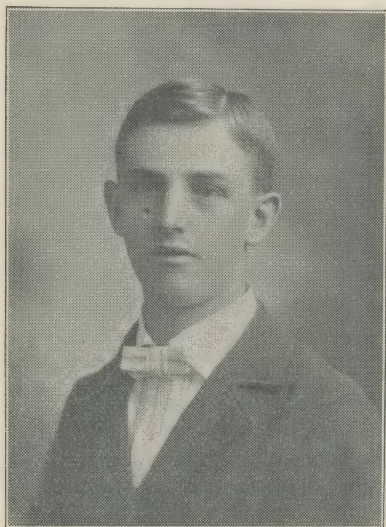
BUSINESS PENMANSHIP.

An excellent, easy, rapid, legible, business hand writing is an absolute necessity. We do not furnish business men with bird flourishers, for assistants, but teach a free, unshaded, rapid style, without flourish. The hand that is best adapted to the needs of business in its various requirements is the one that can be the most rapidly and easily read, with sufficient grace of line and beauty of form, without display or flourish, to be pleasing to the cultivated taste. To this end are directed all our energies. Class drills and exercises in muscular movements are given daily, and all writing done by the students in the various courses is obliged to be the best effort of the writer. This is one of our classes that we are especially proud of.

LETTER WRITING.

Owing to the great amount of business transacted through correspondence, and the value of the art of writing clear, pointed letters, much attention is given to

letter writing. Special care is given to the arrangement of the various parts of the letter, paragraphing, capitalization, punctuating, complimentary closing, and superscribing the envelope. Regular, practical drills are given, enforcing brevity, style, clearness, force, and expression. These exercises are corrected and returned to the writer on the following exercise day, thus allowing him an opportunity to correct his own mistakes and by faithful application to become a fluent correspondent.



E. W. BENTLEY,
BOOKKEEPER PALACE STEAM LAUNDRY.

SPELLING.

This is one of the common branches which is often neglected. When this branch has been neglected up to sixteen or twenty years of age, it is not expected that a person will in a short time become a correct speller of all the words in the dictionary; but, if one is determined, he can in a few months master the words that he will have most to use. We have proved the spelling exercise to be a necessity to the proper education of the student, and every one is required to take part therein or pass an examination with a standing of ninety per cent.

BOOKKEEPING AND SHORTHAND.

We receive the most calls for those who are proficient in both bookkeeping and shorthand. There are many offices in which there is not enough work for either a bookkeeper or stenographer alone, but by combining their work one person can do it handily. It is therefore wisdom to complete both courses of study.

TELEGRAPHY.

We also have a Department of Telegraphy in connection with this school, in which students may get a thorough training of the general routine work of an operator. A telegrapher should be a skillful operator of the typewriter, and a combined knowledge of shorthand will wonderfully enhance his usefulness and qualify him for higher service, hence increased salary.

JOB WORK.

We would be glad to write your visiting cards, or any other pen work you have; write your circular letters on the typewriter, take shorthand notes for you, do expert work on your books, in fact, anything along the line of pen work, shorthand, typewriting, and bookkeeping.

A B C D E F G H I J
 K L M N O P Q R S T U V W X Y Z
 J. W. C. Wolcott

nine men mining in a mine

W. C. Wolcott,

THESE SPECIMENS SHOW THAT MR. WOLCOTT IMPROVED HIS TIME
 WHILE WITH US.

ADVANTAGES.

The following are some of the advantages pertaining to our course of study.

1. It trains the student to *think for himself* logically and accurately.
2. The business department becomes a counting room rather than a school room, and the work is that of a bookkeeper and clerk rather than that of a student.
3. The teacher is enabled to hold the student to a strict performance of his duties and compel accuracy in every detail of his work.
4. The pupil is given an exact reproduction of an accountant's duties in the counting room, not theoretically, but distinctly practical; it is truly Bookkeepers and Office Practice from the start.
5. In the advanced part of his work the student has ample opportunity to exercise his judgment in the conducting of business affairs to the fullest extent possible within the limits of the school room.
6. The business transacted is not limited to the school in which the student is in attendance, but is extended to many other schools.
7. The transactions are all practical and present themselves in the natural order of business. The system is not based upon ideal conditions, but upon the practice of the business world.
8. The student uses all the different forms and special rulings of books in general use, yet there are no arbitrary styles of books introduced as to rulings and arrangements, because a special requirement of the business, which is fully explained to the student, precedes the introduction of any special ruling or change in the form of the book affected.
9. Experience has proven that the student progresses twice as rapidly and knows twice as much at the end of any given time, than with any other system of work that has been in use.
10. The student handles all the business papers in the ordinary course of business. He enters and promptly files all the business papers received from other parties. He makes out and enters all the papers issued to other parties.

II. It is the only system in which the student "*grows up with the business*" and gets the same training he would in a business office.

NIGHT SCHOOL.

FROM OCTOBER TO JUNE, INDIVIDUAL INSTRUCTION. SPLENDID OPPORTUNITIES FOR BOTH MEN AND WOMEN. HERE YOU LEARN TO WRITE WELL. LEARN GRAMMAR AND COMPOSITION. LEARN BOOKKEEPING, SINGLE AND DOUBLE-ENTRY. LEARN SHORTHAND AND TYPEWRITING.

The evening school of this institution is in session about eight months in the year. Its special design is to accommodate the young men and women who are occupied during the day.

For many reasons the young are often deprived of the educational advantages which would fit them for the responsible positions in life. Many a young man realizes when he has reached mature years that he has wasted the golden moments of youth, and unless he can secure the required mental training, success in life is imperiled, but where shall he seek it? The public school is closed against him, especially if he is compelled to work during the day; if he could only attend school in the evening, he might prepare himself for advancement in his business. For this class the Evening School is doing a grand work.

Moreover, many young men educated in the elementary branches find after entering into business that a knowledge of bookkeeping or shorthand would be of great advantage to them.

We present the same opportunities for instruction in our Evening School as in the Day School. The same teachers are employed.

The amount of good that can be accomplished by an industrious, ambitious youth in an Evening School is incalculable. He acquires a good handwriting, also a thorough knowledge of bookkeeping or shorthand which may soon place him in a fine and lucrative position.

Those who are in business during the day, feeling conscious of their deficiencies in their chosen fields of labor can in no better way promote the future of their lives than by commencing and diligently pursuing the course of study of an institution of this character.

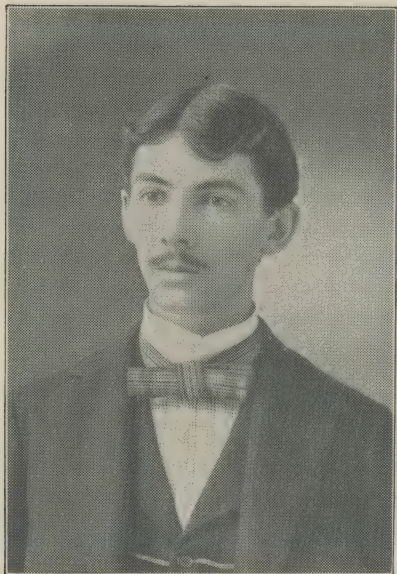
No matter how backward a pupil may be he can enter our night school without fear of embarrassment, as all instruction is given at the pupil's desk. Students are received at any time. Night School to begin Oct. 4. Sessions are held four evenings a week—Mondays, Tuesdays, Thursdays and Fridays.

EVENING SCHOOL STUDIES.

The following is a list of studies generally pursued in our Evening School, from which each student may make a choice :

Bookkeeping,
Business Forms,
Penmanship
Letter Writing,
Arithmetic,
Business Law,

Grammar,
Shorthand,
Typewriting,
Punctuation,
Spelling,
Office Practice.



HAROLD W. HURLBUT,
EMPLOYED BY THE CASH BOOK STORE.

for capable young men stenographers. The scarcity still continues, and while there are hundreds of young men who are anxious to secure positions, they somehow fail to realize this opportunity. What can we say to bright young men that will awaken them to this fact.

ENGLISH DEPARTMENT.

This department is designed for the special advantage of those pupils who wish to take a business or shorthand course, but who are deficient in some of the essential branches necessary to the successful completion of that course. The student who enters this department is bound to obtain benefits for which he will be thankful as long as he lives. Classes are conducted regularly, and private, individual instruction is given to the pupil daily in composition, correspondence, spelling, rules of punctuation, capitalization and construction.

Every facility will be afforded and every effort put forth to the end that the work of preparation shall be thorough and complete, accomplished in the least possible time and at as little expense as possible to the student.

STENOGRAPHERS WANTED.

Again and again we have called attention to the fact that there is *an urgent demand*

WHAT THE STUDENT DOES.

1. He begins the work of the real bookkeeper the morning he enters school. He is taught to do by doing, and so continues throughout the course. He does not theorize, but *he practices*.

2. All incoming papers are handed to him by the proprietor, with such instructions, comments, etc., as will enable him to make the proper records.

3. He writes all *outgoing* papers and makes the proper entries for them in the books, under the direction and according to the instructions of the proprietor.

4. He is taught how to brief and file every business paper received and issued.

5. His work covers the entire range of business transactions, from the simplest to the most difficult.

6. He pays all outstanding obligations at maturity, and attends to all general banking business.

7. He issues and receives every form of business papers, including checks, notes, drafts, orders, receipts, leases, articles of agreement, bills, invoices, state-

ments of accounts, account sales, bills of lading, money orders, C. O. D. sales and purchases, and, in fact, every form and description of business papers in use.

8. He writes and receives letters pertaining to all the affairs of the business, and secures a first-class drill in correspondence.

9. He makes all original entries and posts and checks all entries made into the ledger. He takes trial balances, makes out balance sheets, and closes his ledger.

10. He thoroughly understands and has practice in the use of special columns in different books of original entry. He is given a reason for each special column, and the transactions of the business show the necessity for the introduction of these special columns in the books.

11. His work is carefully graded, and becomes more difficult as the business increases in extent and scope. His knowledge of bookkeeping is a *growth* which keeps pace with the growth of the business.

FROM JOHN MCTIGHE, BOOK-KEEPER.

T. T. BATES, PLUMBING, GAS, STEAM
AND HOT WATER FITTING.

CORTLAND, N. Y., Aug. 12, 1897.

Mr. J. E. Joiner,

Dear Sir:—I deem it both a pleasure and a duty to testify to the merits of your school; as I have found that a course of training in J. B. S. to be exactly what is required for business pursuits.

Whatever line of business a person may be engaged in, a thorough business training will always be of value to him.

Yours very truly,

JOHN MCTIGHE.

(We intended showing some of Mr. McTighe's penmanship but it is crowded out, it will appear later.)

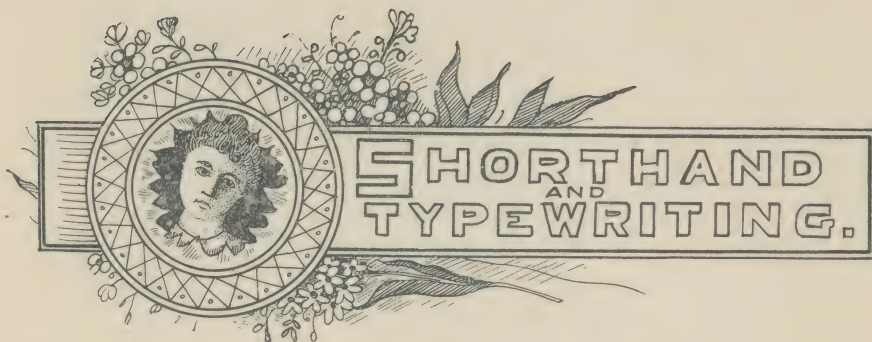
Nine men mining in a mine

Ralph L. Finch

Nine men mining in a mine

R. Laville Finch

THE ABOVE SHOWS IMPROVEMENT MADE BY MR FINCH WHILE
TAKING THE BUSINESS COURSE.



SHORTHAND.

The pretensions of this department rest upon a thorough knowledge of the subject taught, a wide and successful teaching experience, a full appreciation of the requirements of the professional office, an intimate knowledge of the wants of the modern counting room, as well as upon an unswerving determination to render faithful, skillful, conscientious and acceptable service. And it is but just to say that the department has won for itself a reputation for thoroughness and efficiency that is indeed of a most substantial and gratifying character. The training is thorough and comprehensive, and in full touch with the more modern and progressive ideas concerning proper stenographic qualifications. Smattering processes are positively not tolerated. The merely superficial finds no advocates here. To attain a high order of efficiency is the one aim and controlling purpose of this department. Grammar, Spelling, Business Correspondence, English Composition and Punctuation, and Typewriting, are topics which, in conjunction with the subject of Stenography, receive special daily attention. The department also traverses the whole field of dictation work, from the easiest and simplest in thought and construction to the most varied and difficult in literary or technical expression, thus familiarizing the student with a vocabulary of the widest reach and compass, as well as acquainting him with every variety of commercial, legal and literary phrasing.

THE VALUE OF STENOGRAPHY

Cannot be too highly estimated. The demand for skillful phonographic writers is absolute and emphatic. In almost every department of business activity, business pressure makes the service of such skill an absolute necessity. It would indeed be almost an utter impossibility for business men of modern times to dispatch their immense business correspondence without the services of skillful phonographic writers, and the importance of such services brings with it a liberal remuneration, for experienced amanuenses receive for their services from \$700 to \$1,200 per year

and verbatim reporters from \$1,500 to \$2,500 per year. And the wondrous development of the varied and almost countless business activities, removes the possibility, for at least many years to come, of the supply of trained stenographers growing larger than the demand for such skill. Nor is it claiming too much when we say that such skill commands immediate preferment in the business world, and at once opens the way to positions of honor and responsibility. The demand for such service, however, is not confined alone to the counting room, to mercantile and manufacturing institutions, but its service is also needed in the forum, in legislative halls, by journalistic enterprise, as well as by the judiciary and legal profession of both state and nation, thus creating a wider field for the employment of such skill, and making it at once an accomplishment of the highest importance.

THE SYSTEM TAUGHT

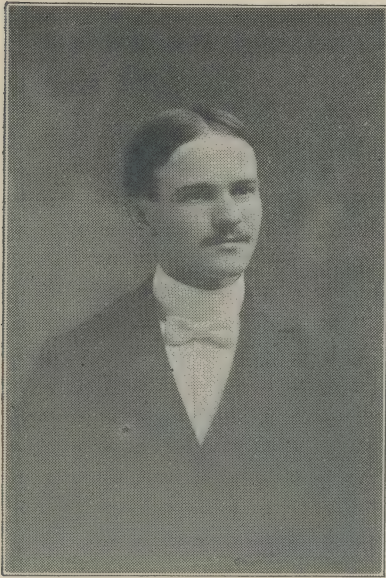
Is the Graham Standard Phonography. This system is regarded by the most eminent phonographic writers as the leading system, and is now more generally used than any other. That it is capable of developing a higher rate of speed than any of the known systems, is admitted by all who are competent to form an intelligent opinion upon the merits of the different systems. Mr. Ireland, one of the most accomplished phonographic writers of this country, bears the highest testimony to the superiority of this system when he says: "Whenever stenographers attempt fast writing it will be found that, in the matter of speed and legibility, the Graham system, in trained hands, will show itself to be the best set of reporting tools the shorthand workman can possess."

TYPEWRITING.

Typewriting goes hand in hand with shorthand, and for this reason will be given with the Shorthand course, or separate if desired. Probably no other invention of modern times has done so much to economize time, reduce expenses, and facilitate the dispatch of office business, and to lighten the labor of over-worked literary and professional men, as the typewriter. The course in typewriting in this institution is thorough and practical, fitting the student for all branches of typewriting work. Ample time is given to daily practice, enabling one to obtain the best results in speed and accuracy of work; also daily instruction is given in the use and care of the typewriter and in the form and arrangement of typewriting work. We use the standard makes of machines, consequently our graduates are qualified to operate, with a very little practice, any of the other machines if necessary.

ASSISTANTS TO BUSINESS MEN.

The Principal having had practical experience assisting bookkeepers in various offices, opening new books, and having had access to a great many different offices, and consulted with a good many of our business men in regard to their wants and necessities, feels that he understands exactly what is usually required by the average business house. He is always glad to consult with any firm who may want assistants, and supply them if possible, for which no charge is made. We make it a point never to recommend a pupil unless we feel confident that he can fill the place satisfactorily.



L. W. BUTTERFIELD, BOOK-KEEPER.

The Orange Machine and
Manufacturing Co.

ORANGE, N. Y., July 26, 1897.

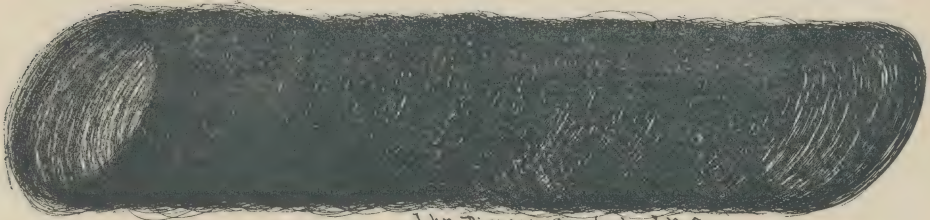
J. E. Joiner, Cortland, N. Y.

Dear Sir:—It gives me great pleasure to say a few words in praise of your up-to-date business school. I know from experience that the few months I spent with you taking the business course were by far the most profitable ones of my whole life, for there I was taught not only book-keeping but Business Law, Rapid Calculations, and everything in fact which pertains to a business education which without I would be incapable of holding my present position.

I do hereby recommend your school to all who are seeking a business education, and I do not think that any young gentleman or lady can afford to grow up into manhood or womanhood without first attaining the knowledge of business taught in your school.

Very truly yours,

LEWIS W. BUTTERFIELD.



John Pierce, Student, J.B.S.

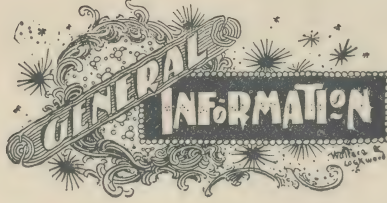
POSITIONS.

The following are filling positions, not represented elsewhere in this catalogue:
Miss Teresa Davern is acting as stenographer with Attorney E. C. Alger, Cortland.

Mr. Frank King is stenographer to Supt. Daniels of the L. V. R. R. at Sayre, Pa.

W. C. Wolcott, bookkeeper, Palmer & Co., Department Store, Cortland.

Marion Miller, stenographer with Climax Road Machine Co., Marathon, N. Y.



WHEN TO ENTER.

The time to enter is when you are ready. Inasmuch as students receive individual instruction they may enter at any time and pursue their course with almost equal advantage. The school year commences the first week of September and ends the last week in June, with a vacation of one week at Holiday time.

HOURS OF INSTRUCTION.

The day session continues from 9 to 12 A. M., and from 1:30 to 4:00 P. M. The rooms are open for study from 8:15 A. M. to 5:00 P. M. Students disposed to be noisy or boisterous in their conduct after the regular school period has closed, will be deprived of the privilege of remaining after 4 P. M.

HOME STUDIES.

Students are expected to study at home. Without this preparation it will be utterly impossible to reach the best results.

IRREGULARITIES IN ATTENDANCE.

Irregularities in attendance cannot and will not be permitted. Students must be prompt and punctual if they wish to enjoy the privileges of the institution. Since irregularities in this direction not only defeat the purpose for which the student enters the institution, but also tend very largely to interfere with the success of the class room, and thereby depriving others of their rights and privileges, such conduct on the part of the student cannot and will not be tolerated. Two of the most prominent characteristics of a successful business man are his habits of regularity and punctuality, and therefore the formation of these habits cannot be too strenuously insisted upon.

LOST TIME.

It is the practice of this institution to allow students to make up time lost in consequence of students' sickness, providing the Principal is promptly notified of the same, and that the time thus lost at each illness exceeds three days. A day lost here and there during the term is not considered. A mere trifling indisposition should not keep the student away from school. Work, sometimes, proves more beneficial than either rest or medicine.

A B C D E F G H
P Q R S T U V W

Frank C. Blashfield

nine men running in a mine

F. C. Blashfield.

J. B. S.

MR. BLASHFIELD'S IMPROVEMENT IS AMONG THE VERY BEST.

TIME REQUIRED.

Generally speaking, to complete either the Commercial or Shorthand Course requires from six to ten months. Superior ability, thorough previous preparation, and energetic, assiduous application on the part of the student, are factors which very materially determine the length of time needed to finish the course, and to state more accurately than this is an utter impossibility, for some students will accomplish as much in three months as others will in nine.

DISCIPLINE.

The discipline is kind, yet firm and effective. Courteous and dignified behavior, as well as prompt and cheerful obedience is expected from every one. Conduct not becoming a lady or gentleman is not long tolerated in the institution. To foster a spirit of manly bearing, of honorable conduct, of strict integrity, of self-reliance, self-control and self-respect, is the one controlling thought in the administration of internal affairs. The moral as well as the intellectual improvement of the student is constantly and carefully guarded, and young people inclined towards rowdyism or vulgarity are earnestly requested not to apply for admission.

EXCUSES.

Written excuses, signed by the parent or guardian, are exacted from every one for absence. Under no consideration will verbal excuses be received from students, except where they pay their own tuition and are twenty-one years of age.

QUALIFICATIONS OF APPLICANTS.

A fair knowledge of the English branches is all that is necessary to successfully pursue our course of study. The better the preparation the surer the success.

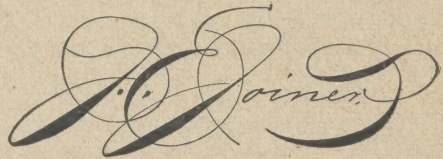
CERTIFICATES.

Students who pass the final examinations, in either department, will receive a certificate free of charge.

POSITIONS FOR GRADUATES.

Almost every pupil who enters the school asks whether we guarantee to furnish our graduates with positions. To this question we must positively say "No." Our business is to so instruct young people that their services will be in demand. We will in no case, and under no circumstances, agree to furnish a position for any pupil. When a pupil enters the school we cannot possibly know whether he will have the proper ability, whether he will ever be able to graduate, or whether he is honest or diligent, and consequently it is impossible to say that we will furnish a position. Could we know positively that the ability, the honesty, the integrity and faithfulness of the pupil were all that they should be, we could not guarantee to furnish a position, because we do not know that there will be one vacant at the time of graduation, or in case there was one, that a proper impression would be made on the manager of that establishment by the student so as to secure it. We would rather not receive that pupil at all than to guarantee to furnish a position. When we have given the pupil the proper ability, we have given that for which we were paid, and cannot agree to give anything further. It is always a pleasure for us to recommend worthy pupils when we have the opportunity, and that we do so is attested by our former pupils. We are constantly receiving calls from business houses and endeavor always to place some worthy pupil, aiming to choose such a one as will best fit the position.

Further information will be cheerfully furnished by addressing the principal.

A large, elegant handwritten signature in dark ink, likely belonging to J. H. Hoines, the principal mentioned in the text. The signature is highly stylized with flowing loops and flourishes.

Names of Students.....

Who have been in attendance the past year :

Eva M. Jobe, Cortland,
 W. C. Wolcott, Cortland,
 A. Teresa Davern, Cortland,
 Arthur L. Smith, Cortland,
 Louise Martin, Cortland,
 Harry Newcombe, Homer,
 Carroll Landers, Homer,
 Bessie M. Ashby, Cortland,
 Georgia Hunter, Buffalo,
 Evah M. Farrington, Cortland,
 James Corwin, Cortland,
 Roscoe Smith, Cortland,
 Earl Bentley, Cortland,
 Francis Ryan, Cortland,
 John H. Pierce, Cortland,
 Frank E. Blashfield, Homer,
 W. A. Bates, Homer,
 Bertha Schouton, Cortland,
 Louis Blaney, Homer,
 Marion G. Brown, Etna, N. Y.,
 Bertha Bassett, Moravia, N. Y.,
 Grace Palmer, Cortland,
 J. Atwood Cowles, McGrawville,
 Lewis W. Butterfield, Cortland,
 Glenn Deyoe, Virgil,
 Addie Edwards, McGrawville,
 John McTighe, Cortland,
 Grace Hatfield, Cortland,
 Lewis Klock, Homer,
 Harry S. Hopkins, Cortland,
 Catherine Otis, Cortland,

Mrs. Smiley, Cortland,
 Chas. Burrows, Homer,
 Mary Edwards, Cortland,
 Marion Miller, Marathon,
 Louis McKellar, Cortland,
 Jennie Spencer, Killawog,
 Bernice Rowe, Cortland,
 Willard Story, Homer,
 Mary Kelly, Baldwinsville,
 Glenn Walter, Cortland,
 Scott Hyde, Cortland,
 John Hotchkiss, Cortland,
 Emory Church, Cortland,
 Arthur Fuller, Cortland,
 Edward Allen, Cortland,
 Ray Harrington, Cortland,
 Geo. Rowe, Cortland,
 Isabelle Steele, Cortland,
 Ralph L. Finch, DeRuyter,
 Murry Morse, Moravia,
 Willard B. Nye, So. Cortland,
 Lewis E. Edgcomb, Cortland,
 Allen J. Moore, So. Cortland,
 Fred Donahue, Homer,
 Raymond Metzgar, Cortland,
 Harris Burgess, Cortland,
 Hiley Bostwick, Cortland,
 C. B. Wadhams, Cortland,
 D. Fred Smith, Cortland,
 Nellie Warden, Cortland,
 Nettie Poole, DeRuyter.

TO OUR PATRONS.

The patrons of this institution are most cordially invited to favor us with an occasional visit. Your presence now and then in the schoolroom will do much to encourage both teacher and pupil. It will show us that you are truly concerned about your child's educational progress as well as afford us an opportunity to demonstrate to you the efficiency of our methods. Be sure to come. The management will show you every courtesy and attention.

A B C D E F G H I J K L M N
O P Q R S T U V W X Y Z
But Klotten

Artistic Capitals

A B C D E F G H I J
K L M N O P Q R
S T U V W X Y Z & Co

SPECIMENS SHOWING IMPROVEMENT MADE BY MR. KLOTTEN.